

Entered: August 26th, 2020

Signed: August 25th, 2020

SO ORDERED

Thomas J. Catliota
THOMAS J. CATLIOTA
 U.S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE DISTRICT OF MARYLAND**

Greenbelt Division

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| IN RE: |) | |
| |) | |
| LAURIE FAUX-BUIRHANS, |) | CHAPTER 13 |
| (aka Laurie D. Faux-Burhans, aka |) | CASE NO. 20-10844 |
| Laurie Diane Faux-Burhans, aka |) | |
| Laurie Diane Sigler) |) | |
| |) | |
| DEBTOR. |) | |

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|---------------------------|---|
| US BANK TRUST NATIONAL |) |
| ASSOCIATION AS TRUSTEE OF |) |
| CABANA SERIES III TRUST |) |
| MOVANT, |) |

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| V. |) |
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| LAURIE FAUX-BUIRHANS, |) |
| 114 Monroe Avenue |) |
| Frederick, MD 21701, |) |
| DEBTOR, |) |

| | |
|--------------------------|---|
| REBECCA A. HERR, |) |
| TRUSTEE |) |
| 185 Admiral Cochrane Dr. |) |
| Suite 240 |) |
| Annapolis, MD 21401, |) |
| RESPONDENTS. |) |

**CONSENT ORDER CONDITIONING AUTOMATIC STAY WITH RESPECT TO REAL
PROPERTY AT 114 MONROE AVENUE, FREDERICK, MD 21701**

Upon consideration of the Motion for Relief from Stay With Respect to Real Property at 114 MONROE AVENUE, FREDERICK, MD 21701 (hereinafter the "Property") (Doc. 16) filed by US Bank Trust National Association as Trustee of Cabana Series III Trust ("Movant"), and the consent of all parties in interest, through counsel, hereto, and good cause appearing.

NOW, THEREFORE, it is by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the automatic stay imposed by 11 U.S.C. §362(a) be and hereby is conditioned with respect to the Property upon Debtor: (1) curing the post-petition arrearage of \$6,779.68, which includes Movant's legal costs in the amount of \$1,231.00, in six (6) equal payments in the amount of \$1,129.95 each, beginning September 15, 2020 and on the 15th day of each month thereafter with the last payment of \$1,129.93 to be made by or before February 15, 2021; (2) maintaining timely post-petition payments directly to Movant beginning with the August 1, 2020 installment in the amount of \$924.78 and each installment accruing thereafter on time per the Contract of the parties; and (3) Debtor shall mail such payments to BSI Financial Services, 314 S. Franklin St, P.O. Box 517, Titusville, PA 16354, and it is further;

ORDERED: that in the event that any of the above-referenced payments are not made, then Movant shall be entitled to exercise its rights under non-bankruptcy law with respect to the Property, including foreclosure and resale of the Property and such communications with Debtors as required under non-bankruptcy law or as needed to determine Debtors' intent to surrender possession of the Property, without further order of the Court, upon the filing of a Notice of Default with the Court provided that a copy of the Notice of Default is mailed, first-

class, postage prepaid, to the Debtor/Respondents, to the Debtor/Respondents' attorney, and to the Trustee and the noticed default is not cured within ten (10) days from the date of the mailing of said notice. Debtor, however, shall not be entitled to more than three (3) such notices and cures of Default under this Consent Order, and it is further;

ORDERED: that the F.R. Bankr. P. 4001(a)(3) shall not apply to this order and, in the event that Movant sells the subject Property, Debtors/Respondents and any Trustee shall be provided with a copy of any report of sale and any State court-appointed auditor shall be provided with the name and address of said Trustee, and it is further;

ORDERED: that this relief shall be binding upon the Debtors/Respondents in the event that this case is converted to Chapter 7 of the U.S. Bankruptcy Code.

CONSENTED TO:

/s/ Christopher T. Peck
Christopher T. Peck, Fed.I.D. #19622
MCMICHAEL TAYLOR GRAY, LLC
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
404-474-7149

ATTORNEYS FOR MOVANT

/s/ Lawrence F. Regan, Jr.
Lawrence F. Regan, Jr., Fed I.D. #3189
Montero Law Group, LLC
1738 Elton Road
Suite 105
Silber Spring, MD 20903
301-588-8100

ATTORNEY FOR DEBTOR

I, Movant's Counsel, hereby certify that the terms of the copy of the consent order submitted to the Court are identical to those set forth in the original consent order; and the signatures represented by the /s/ on this copy reference the signatures of consenting parties on the original consent order.

/s/ Christopher T. Peck

cc: Attorneys For Movant
Debtor(s)
Attorney for Debtors
Chapter 13 Trustee

End Of Order